



After You Retire

What Every Pension
Recipient Should Know

About the Office of Retirement Services

The Office of Retirement Services (ORS) administers retirement programs for Michigan's state and public school employees, judges, and state police. Our vision is to provide fast, easy access to complete and accurate information and exceptional service for our more than half million members.

About This Publication

The intent of this publication is to summarize basic plan provisions under Michigan's Public Act 300 of 1980, as amended. Current laws, rates, and factors are subject to change. Should there be discrepancies between this publication and the actual law, the provisions of the law govern.

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January 2005



Office of Retirement Services
State of Michigan

CONTENTS

I. Welcome to Retirement!	6
II. Your Pension Payments	7
Your award letter and first payment.	7
Your monthly payments.	8
Your benefit statements.	8
Pension increases happen in October for MIP members.	9
Increases for Basic Plan Members	9
If you chose the equated option.	10
If you are overpaid or underpaid.	10
III. Your Insurance Benefits	11
<i>Your Health Coverage</i>	<i>11</i>
Insurance premiums.	12
How Medicare affects your coverage.	13
Effects of other group insurance	14
Enrolling or changing your enrollment after retirement.	14
If you've had an involuntary loss of other group coverage.	15
Your medical records are private.	16
<i>Dependent Health Insurance</i>	<i>16</i>
Continuing coverage after age 19.	17
Reporting changes for your dependents.	18
COBRA protects your dependents after eligibility stops.	19
<i>About Long-Term Care Insurance</i>	<i>19</i>

CONTENTS

IV. What Your Survivors Should Know 20

Continued insurance for your survivors. 20

V. When to Contact ORS 21

Address Change 21

Birth 22

Death 23

Disability Retirement 24

Divorce 24

EFT Change 25

Employment 26

Employment Restrictions. 26

Earnings Limitations. 26

Marriage 28

Medicare 29

Missing Payment 30

Social Security 30

Taxes 31

VI. Enjoy Your Retirement! 32

Your Responsibilities 33

I. Welcome to Retirement!

Congratulations! At long last, it's time to reap the rewards of your many years of hard work as a dedicated Michigan public school employee.

Now that you've got the paperwork behind you, perhaps you're wondering about some of the day-to-day things the future might bring, like when your first check will arrive.

In this book we answer the pension and insurance questions most new retirees have. We also list some of the situations that would warrant contact with us. You'll note that we point to the ORS website for many of the forms you might need; however you can always email, write, fax, or call us for any of the forms listed.

Inside the back cover of this publication you'll find complete details on how to contact ORS. Please keep this book in a handy place as a reference.



II. Your Pension Payments

You've filed your retirement application, submitted the necessary paperwork, and you've said farewell to your public school employment. What next? In this section, we tell you a few pension-related things to expect.

Your award letter and first payment.

After you terminate employment and submit all the required documentation, we contact every employer you worked for during your final average compensation period to request a *final salary affidavit (FSA)*. This document ensures that all your wages have been reported along with any additional payments received on top of your base contract, such as retroactive contract settlements, longevity, overtime pay, and so forth.

Once we have your final wage information, we calculate your pension amount and put you on the retirement payroll. We then send an *award letter* that tells you how much your pension payment is and when you can expect your first payment. The letter shows your final wage and service totals as well as any deductions (insurance premiums, taxes) reflected in the payment amount.

Sometimes it takes a while for all of your final salary information to reach us, and that can delay your first check. If this happens, your payment amount will cover the retroactive period to your retirement date.

If you disagree with the determination, you may request a review by writing to ORS, stating the basis for your disagreement and providing all information which supports your position. Your request will be reviewed and you'll be notified in writing of the outcome.

Your monthly payments.

Pensions are paid on the 25th of each month for the month they are due. If the 25th falls

on a weekend or holiday, watch for your payment on the preceding business day. December payments are issued a week earlier.



Your benefit statements.

If you use electronic funds transfer (EFT) for your payments, you will be mailed a statement six times a year in January, March, June, September, October, and December. Mailed pension checks are accompanied by a description of the pay amount and deductions.

Each January, ORS will send you a federal form 1099R. This pension income statement reports the payments made to you during the previous year and any taxes withheld. You will need it when you file your income tax return.

Expect your
pension
payment
on the
25th of
each month.

Pension increases happen in October for MIP members.

If you retired under the Member Investment Plan (MIP), you can look forward to a 3 percent increase beginning the first October after you have been retired a full year. For example, if your retirement effective date is December 1, 2006, your first increase will be on October 1, 2008.

The increase is based on your initial pension amount after applying any early reduced or survivor option reduction. If you choose one of the equated options, the advance portion of your pension is not included when the 3 percent is calculated.

Your postretirement increase doesn't compound, but it does accumulate. So, if your first-year increase is \$30 per month, every October you can expect to get \$30 more per month than you did the previous year.

Note: If you chose the 100 percent survivor option, your beneficiary will receive the same annual increase you received. If you chose the 75 percent or 50 percent survivor option, your beneficiary will receive either 75 percent or 50 percent of the annual increase you received.

Increases for Basic Plan members.

If you were a Basic Plan member, you should not plan on a scheduled increase. However, in years when the plan's investments exceed predictions you may receive a distribution of the excess earnings. You'll be notified if and when a *supplemental payment*, sometimes called a *13th check*, will be issued.

If you chose the equated option.

If you chose the equated plan for your pension, expect your pension check to be reduced (as

If you chose the equated plan, your pension will be reduced when you turn 62.

described in your award letter) the month following your 62nd birthday. If your birthday falls on the 1st or the 2nd of the month, your pension is reduced the month in which you turn 62.

It doesn't matter when you actually begin receiving your social security checks—the pension reduction occurs at age 62 regardless. It also doesn't matter how much your social security checks are—the pension reduction is based on the social security estimate you provided. As such, you won't need to notify us when your social security begins because your pension will automatically be reduced.

If you are overpaid or underpaid.

The retirement law requires ORS to correct any payment errors. As a result, any person who receives a benefit payment in error will be required to repay the benefit. This also applies if you are underpaid — if your payroll office reports a wage correction that results in an underpayment of benefits to you, you will be reimbursed.

III. Your Insurance Benefits

As a public school retiree, you and your eligible dependents have the option of enrolling in health, dental, and vision group insurances.

Your Health Coverage

When your retirement application is processed, we forward your insurance enrollment forms to the health, dental, and vision insurance carriers.

Blue Cross Blue Shield of Michigan (Group 59000) is the primary carrier for health insurance, Delta Dental (DD Group 3250) administers the dental plan, and Vision Service Plan (VSP) administers vision coverage.

Depending on where you live, you may be able to enroll in select health maintenance organizations (HMOs). A list of HMO options can be found in our *Insurance Information* fact sheet, available under

Forms & Publications on our website or by calling ORS.

You should receive insurance identification cards and materials a few weeks after your pension begins. If you need health services before your cards arrive, save your itemized receipts for later reimbursement.

Questions about covered services or an insurance claim? Contact the insurance carrier.

Questions about enrollment? Contact ORS.

Or, if necessary, have the provider verify your coverage with ORS.

The health insurance plans include hearing aid coverage. If you choose not to enroll in one of the health plans, a hearing aid benefit may be available (unless you took a deferred retirement and have less than 21 years of service). Contact us for details.

The insurance carrier is your best bet for answers about an insurance claim or if you want to know if a particular service is covered.

If you have questions or a problem with insurance *enrollment*, contact ORS.

Insurance premiums.

The retirement system pays most of your

premiums for health, dental, and vision insurances; your portion is deducted from your pension checks. If you took a deferred retirement, the amount of your premium subsidy depends on when you terminated your public school employment and your years of credited service.

When Medicare begins for you or a covered dependent, your health insurance premiums will be significantly reduced.

You will be notified in advance of any rate changes, which typically occur in January.



Premium rates are also posted on the ORS website (navigate to Forms & Publications/ Insurance Rates).

How Medicare affects your coverage.

If you or any of your covered dependents are eligible for Medicare *before* the age of 65, you must enroll in both Part A and Part B and send ORS a copy of the Medicare card. (Medicare begins at age 65; after 24 months of social security disability eligibility; or in cases of end-stage renal disease.)

Your health insurance coverage automatically becomes a supplement to Medicare and will no longer pay any expenses normally paid by Medicare. If you don't enroll in Medicare Part B, you will be personally responsible for any medical expenses that would be covered by Medicare. Your retirement system health plan will continue to pay for any of the plan's covered benefits that are not also covered by Medicare.

When your Medicare coverage begins, you will likely see a decrease in the amount of your health insurance premiums.

Be sure to enroll in Medicare Parts A and B when you're first eligible, and notify ORS if that happens before you are 65.

Effects of other group insurance.

The health, dental, and vision plans contain a coordination of benefits (COB) provision, which says you can't be reimbursed for more than the allowed cost of your care or service. If you or your dependents are covered under another group plan, the plans coordinate their reimbursement so that their combined payments don't exceed the allowed expenses for your care or service. Be sure to keep ORS informed if anyone on your insurance is covered under another insurance.

In addition, if your spouse is a Michigan public school retiree, you will be covered together under one contract.

Enrolling or changing your enrollment after retirement.

You can enroll for insurance coverage at any time during the year. However, your request won't take effect until six months following the first day of the month in which ORS receives your completed application. The waiting period doesn't apply if there has been an involuntary loss of other group coverage or a change in your family status.

If you decide not to enroll in the health, dental, or vision insurance within 31 days of your retirement effective date but then want to enroll later, or if you want to change your enrollment, use the *Group Insurance Application* form. To enroll in an HMO, request the enrollment form directly from the HMO. Send your completed form to ORS.

After making sure your enrollment application is complete we will take action to adjust your premiums if necessary, and then we will enroll you with the insurance carrier you have selected. If you do not receive your insurance card(s) by your effective date, please contact the insurance carrier directly.

If you've had an involuntary loss of other group coverage.

ORS can waive the 6-month waiting period if eligibility for coverage in another group plan is cancelled for you or your dependent. Within 31 days of that loss, submit your *Group Insurance Application*

or HMO enrollment form along with a letter from the other group plan verifying

loss of eligibility and the date coverage ends.

Coverage can begin the first of the month following the month in which we receive your completed application and required proofs.

Need a form?
Try our website
www.michigan.gov/ors
or phone us at
(800) 381-5111.

Your medical records are private.

The Health Insurance Portability and Accountability Act (HIPAA) and related rules require group health plans to protect the privacy of its members' health information. If you are concerned that your privacy rights have been compromised, or you need further information, please call ORS or write to:

Attn: Privacy Officer
Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909-7671

Dependent Health Insurance

Eligible dependents for health, dental, and vision insurance plans include:

- Your spouse. If he or she is an eligible public school retiree, you will be covered together under the same contract.
- Your unmarried children, by birth, legal adoption, or legal guardianship, through December 31 of the year in which the child turns 19.
- Your parent or parent-in-law living in your household.

Coverage for your eligible dependents is the same as yours.

In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child in anticipation of adoption. A sworn statement with the date of placement or a court order verifying placement is required.

Continuing coverage after age 19.

If your coverage is still active but your dependent child no longer meets the eligibility criteria outlined above, your dependent child can remain on your coverage through December 31 of the year in which the child turns 25 if the he or she is (1) unmarried; (2) dependent on you for financial support, and (3) a full-time student.

You will be asked to provide tax returns as proof of dependency and school records as proof of school attendance.

If your enrolled dependent is an incapacitated child, coverage will continue as long as he or she continues to be incapacitated, and your coverage does not terminate for any other reason. Incapacitated children are those who are unable to earn a living because of a mental or physical impairment and must depend on their parents for support and maintenance. Every year you must provide a letter from a physician stating the child is incapable of self-sustaining employment, along with a copy of the IRS form 1040 that identifies the child as your dependent.



Reporting changes for your dependents.

It is your responsibility to notify ORS in writing of any change in your status or that of your family that would result in ineligibility. You must also tell us of coverage under any other group insurance, including Medicare. We will adjust your premium deductions, if necessary, beginning the month after we receive your notice. We cannot refund premiums that were withheld before or in the month you report the change.

To report such changes, use the ORS *Insurance Change Request* form, available from ORS and on the website.

The same form is used to add or change the name of someone on your health, dental, or vision insurance contract. If you're adding a spouse or dependent due to marriage, birth, or adoption, be sure to submit the form within 30

days of the event so that the 6-month waiting period can be waived. Please include a copy of the marriage, birth, or adoption certificate.



COBRA protects your dependents after eligibility stops.

If one of your dependents loses eligibility for your group insurance coverage, he or she may be able to pay for continued coverage for a limited time. A federal law known as the Consolidated Omnibus Budget Reconciliation Act, or COBRA, allows your dependent spouse or child the option of paying for continued health insurance coverage for up to 36 months after a qualifying event.

The insurance carrier may also offer a conversion policy. Your dependents will be notified of these options.

About Long-Term Care Insurance

Long-term care insurance helps offset the cost of custodial (not medical) care provided in a nursing facility or in the home. ORS has established a group plan with MetLife for long-term care insurance for public school retirees, as well as their parents, parents-in-law, grandparents, and grandparents-in-law.

While ORS negotiated this offering for retirees, we neither encourage nor discourage you to enroll. Eligibility, enrollment, coverage, and cost questions about the long-term care insurance can be directed to MetLife at **<http://stateofmichigan.metlife.com>** or **(800) 438-6388 (800-GET-MET8).**

IV. What Your Survivors Should Know

When you applied for your pension, you elected either a *straight life* option, which provides no ongoing benefit after your death, or one of the *survivor* options, which continues payments and insurance for the lifetime of the person you named as your survivor pension beneficiary.

Whether ongoing benefits are due or not, your survivor should contact us upon your death. We will ask for your social security number so that we can stop your payments and review your record to see if anything more is payable.

Continued insurance for your survivors.

If you elected a survivor option for your pension, group insurances will continue uninterrupted for your designated pension beneficiary after your death. Your eligible dependents who were covered at the time of your death will continue to receive insurance benefits until age 18 if you have chosen the survivor option.

If you did *not* choose a survivor option, coverage for your enrolled spouse and dependents ceases on the last day of the month of your death. However, they may be eligible to continue insurance coverage for up to 36 months through COBRA or for an unsubsidized group conversion policy as described in Section III.

V. When to Contact ORS

In this section we list the most common situations that would require a contact with ORS. Please use it as a general guide only. Because we can't list every possible event that should be reported, it's best to call us if you're not sure.

■■ ADDRESS CHANGE ■■

Be sure that ORS knows your current mailing address (even if you use EFT for your payment) at all times so that you receive your statements and other important notices.

If you use EFT, you can change your address by email, phone, or by writing or visiting ORS. We'll need your social security number (and the retiree's number if you are receiving a survivor benefit) and both your old and new addresses.

If your checks are mailed to you, we must have a written request to change your address. Send us a signed letter or use the



Name and Address Change form. In most cases, if we receive your request by the first day of the month, your next check will be redirected.

We will notify your insurance carriers of your address change; however, it may take up to 30 days before the insurance carrier can take action. If you're insured by an HMO, ask to speak with an ORS insurance representative because an address change could affect your coverage.

See EFT CHANGE (in this section) if you are changing your EFT bank account.

■■ BIRTH ■■

Ordinarily, the birth or adoption of a child after you retire will not affect your pension. However, if you wish to enroll your child in your insurance plans, you should submit the *Insurance Change Request* form within 30 days of the event, as explained in Section III.



■■ DEATH ■■

Death of the retiree. Upon your death, your personal representative (family member, executor) should contact ORS as quickly as possible. We will need your social security number and a copy of the death certificate. We will stop your payments and review the record to see if anything more is payable as explained in Section IV.

Death of survivor pension beneficiary.

If you elected a survivor option and your pension beneficiary predeceases you, notify ORS and provide a copy of the death certificate. Your pension will “pop up” to the full (unreduced) straight life pension. If you elected the equated plan and your beneficiary dies before you, your benefit will revert to the straight life equated amount.

If any person receiving a survivor benefit dies, ORS should be contacted immediately. We will need the social security number of the beneficiary who was receiving benefits, along with a copy of the death certificate.

Death of insurance dependent. If anyone enrolled as a dependent in your health, dental, or vision insurance plan dies, report the death immediately using the *Insurance Change Request* form as explained in Section III. Send a copy of the death certificate along with the completed form.

Additional information about reporting a death can be found in Section IV.

■■■ DISABILITY RETIREMENT ■■■

If you are receiving a disability retirement, you should notify ORS if your condition improves.

If you are thinking about working and are under age 60, you must first gain approval from the Michigan Public School Employees Retirement Board. If the board approves your return to work,

If you contact ORS about something specific to your account, we'll ask for your social security number to look up your record.

you will be subject to an *earnings limitation*.

This means that if your earnings exceed the limit set each year by statute, you will have to pay back any excess amount. Be sure to contact ORS in advance if you're a disability retiree under age 60 considering employment. We will

give you more information about preapproval rules and the earnings limitation at that time.

■■■ DIVORCE ■■■

A divorce will not affect your pension unless you elected a survivor option and then divorce after retirement. You can change your option to a straight life pension provided ORS receives a court order to make the change. Contact ORS for advice in this situation.

If your former spouse is enrolled as a dependent in your health, dental, or vision insurance plan, his or her eligibility will cease. Report the divorce immediately using the *Insurance Change Request* form as explained in Section III.

Since we cannot adjust your insurance premiums until we receive your *Insurance Change Request* and because we cannot refund excess insurance premiums, be sure to send this form in as soon as possible.

A divorce could mean that you need to change your address or name. Use the *Name and Address Change* form located on our website under Forms & Publications.

■■ EFT CHANGE ■■

If you want to sign up for EFT or change your EFT bank account, complete an *Electronic Funds Transfer (Direct Deposit) Application*. Send this form to ORS with a voided check or deposit slip. Ordinarily, if we receive your request by the first day of the month, your next payment should be deposited to your new account. However, don't close your old account until your pension check has been successfully deposited in your new account.

If you want to cancel your EFT authorization, submit a written request to ORS. Include your name, mailing address, social security number, and signature. Do not close your account until you receive your pension check at your mailing address.

You have better things to do than wait by the mailbox and at the bank. Direct deposit of your pension is secure and simple!

■■ EMPLOYMENT ■■

If you retired under the regular age and service provision (not under a disability), you do not need to report any wages or earnings unless your employer is a member of the Michigan Public School Employees Retirement System.

If you earn wages from a Michigan public school that participates in this retirement plan, you may be subject to *employment restrictions* or *earnings limitations*. Check the ORS website or contact us for details on these provisions and exceptions.

Employment restrictions. You need to wait at least one month after your retirement before you can work or volunteer at a school, college, university, or library that is a member of this retirement system, or for the state of Michigan.

Earnings limitations. If you do return to work for a participating public school employer you can earn up to one third of your final average compensation (this amount increases 5 percent



annually), or the maximum earnings allowed by the Social Security Act, whichever is greater, without affecting your pension. For every dollar you earn over the statutory limit, you must return one pension dollar to the retirement system.

Public school employees who retired before July 1, 2003, may be exempt from the earnings limitation if they are working in an approved critical

shortage position or for a school that has an approved emergency situation.

Contact ORS if you are

considering returning to work for an employer that is a member of the retirement system. Be sure to tell your public school employer that you're receiving a pension.

If you are receiving a disability retirement, special provisions apply if you go to work (whether for a school district or another employer). Contact ORS in advance if you're a disability retiree and are thinking about going to work, as explained in this section under Disability Retirement.

Need a form?

Try our website at www.michigan.gov/ors

or phone us at

(800) 381-5111.

■■ MARRIAGE ■■

Marriage of retiree. If you marry after your retirement pension begins, there is no need to report the marriage because your payments will not be affected.

However, if you wish to enroll your new spouse in your insurances, complete the *Insurance Change Request* form as explained in Section



III. If you submit the form and a copy of your marriage certificate to ORS within 30 days, coverage will begin the first day of the month after we receive the completed enrollment forms (the ordinary 6-month waiting period is waived).

A marriage could mean that you need to change

your address or name using the *Name and Address Change* form. Contact us or visit our website for this form.

Marriage of survivor pension beneficiary.

If you are receiving a survivor pension on the account of a deceased public school retiree, you don't need to report your marriage because your pension will continue as usual. Your new spouse can receive insurance coverage. However, the retirement system will not subsidize the insurance premium for the new spouse as it does for the survivor.


Marriage of insurance dependent. As explained in Section III, only unmarried dependents are eligible for insurance coverage. If anyone enrolled on your contract as an insurance dependent marries, you must notify ORS immediately. Use the *Insurance Change Request* form.

■■ MEDICARE ■■

You do not need to notify ORS when your Medicare coverage begins at age 65. However, if you, your spouse, or anyone covered by your insurance is offered Medicare before age 65, that person must enroll, and you must provide a copy of the Medicare card and a copy of the health insurance card to ORS.

Section III explains how Medicare eligibility affects your health insurance coverage.

Once your Medicare begins you should see a significant decrease in the amount of your health plan premiums. Because you cannot be reimbursed retroactively for any premiums deducted, be sure to notify ORS as soon as you or any dependent on your health insurance plan becomes eligible for Medicare before the age of 65.

MEDICARE				HEALTH INSURANCE	
SOCIAL SECURITY ACT					
NAME OF BENEFICIARY JOHN D. DOE					
MEDICARE CLAIM NUMBER 123-45-6789A			SEX MALE		
MEDICARE CLAIM NUMBER			EFFECTIVE DATE		
HOSPITAL INSURANCE (PART A)			1/1/95		
MEDICAL INSURANCE (PART B)			1/1/95		
SIGN HERE			_____		

■■ MISSING PAYMENT ■■

Notify ORS after three days if your regular EFT payment has not been deposited to your account. If your pension check doesn't arrive in the mail by the 7th day of the month after its due date (ordinarily the 25th of each month), contact ORS.

If you receive your check and then it is lost, stolen, or destroyed, contact ORS immediately. We will issue a stop payment on the check and send you an affidavit for your signature. When you return the affidavit, the Department of Treasury will cancel the original check and issue a replacement.

■■ SOCIAL SECURITY ■■

You don't need to notify ORS when your social security payments begin because it will not affect your pension. If you elected the equated plan option, remember that your pension will be reduced when you turn age 62 regardless of how much your social security benefit is, or when it begins. The reduction in your pension

is based on the social security *estimate* you provided when you applied for your pension.

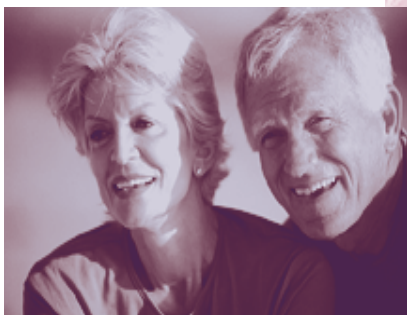
Apply for your social security about three months ahead of time. For information, go to www.ssa.gov phone (800) 772-1213, or visit your local SSA office.

■■ TAXES ■■

You can change your federal tax withholding rate at any time by sending ORS an updated *Pension Recipient's Federal Income Tax Withholding Authorization*.

Your pension is exempt from Michigan and local income taxes. If you live outside of Michigan, check the state and local tax regulations in your area.

Each January, ORS will send you a federal form *1099R* so you can file your income tax returns. This statement shows how much was



paid to you during the year in pension benefits, as well as how much was withheld in taxes. If you don't receive yours by February 10, contact ORS so we can mail a duplicate statement.

VI. Enjoy Your Retirement!

We hope that after reading this booklet you have a better understanding of how your pension and insurance benefits are handled, and how to report changes that could affect those benefits. Our goal is to alleviate any worries you may have so that you can relax and enjoy your retirement.

Please stay in touch. Let us know how we can better serve you, or if we can clarify the information in this or any ORS publication or on the ORS website.

As always, please don't hesitate to contact us if you have any questions. The ORS vision—to provide fast, easy access to complete and accurate information and exceptional service—is one we take very seriously.

Complete contact information can be found inside the back cover of this booklet.



YOUR RESPONSIBILITIES

- Read this booklet, and keep it in a safe, handy place for reference.
- Read the semiannual *Connections* newsletter that we send to all of our retirees.
- If you're not sure whether you need to report something, check our website or contact us. This booklet is only a guide, and doesn't list every event that could affect your pension or insurance.
- Contact ORS if you have any questions or problems related to your pension.
- Let us know how we can serve you better. Give us feedback on our website, our publications, and our correspondence—please!
- Enjoy your retirement!

AT YOUR



www.michigan.gov/ors



ORSCustomerService@michigan.gov



Main Office - Lansing

8:30 - 5:00 Walk-ins welcome

General Office Building

Corner of Harris Drive and Ricks Road



Directions: From I-96, take Exit 98A-South Lansing Road. Turn north on Canal Road. ORS is in the 3-story brick building bordered by Canal Road, Ricks Road, Harris Drive, and Billwood Highway.

SERVICE



(800) 381-5111
Within Lansing (517) 322-5103



P.O. Box 30171
Lansing, MI 48909-7671



Outreach Office - Detroit
Phone (313) 456-4010 for appointment
Cadillac Place
3068 W. Grand Blvd., Suite 4-700



*From I-75, take Exit 54-Clay Ave/
E Grand Blvd. Head west on East Grand Boulevard
for about 3/4 mile to Cadillac Place.*

*From I-94, take northbound US-10 (Lodge Free-
way) to W Grand Blvd exit. Proceed east 3 blocks
on West Grand Boulevard to Cadillac Place.*



State of Michigan
Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909-7671